

verifying the users and/or devices by any or all of the elements of the system. Additionally or alternatively, the requests **1805** and **1810** can include information identifying the transaction and/or one or both account numbers involved in the transaction.

[**0137**] A first acquirer system, e.g., the gateway **415**, can be communicatively coupled with the wireless communications network **325** either directly or via the mobile wallet server **335**. The first acquirer system **415** can be adapted to receive a communication from the first mobile device **1805**, i.e., the authorization request. The authorization request **1805** from the first mobile device **324** can include information identifying the first financial account from which the payment is requested. A second acquirer system such as a payment system **425** can be communicatively coupled with the first acquirer system **415**. The first acquirer system **415** can be further adapted to identify the second acquirer system **425** based on the information identifying the first financial account, send the communication to the second acquirer system **425** for authorization of the transaction based on the information related to the first financial account. The second acquirer system can, for example, send the authorization request **1815** to a first financial institution **316**, i.e., the financial institution issuing or holding the first financial account, for authorization and receive an indication **1820** of whether the transaction is authorized. The second acquirer system **425** can send the indication **1820** of whether the transaction is authorized to the first acquirer system **415** to be returned, for example via the gateway **415** and/or mobile wallet server **335** to the first mobile device **324** and the second mobile device **1810**.

[**0138**] As noted above, the first acquirer system **415** can receive from the second mobile device **1810** a communication **1810** identifying a second financial account to which the payment is directed. In such cases, the second acquirer system **425** can be adapted to generate a payment notification message **1825** identify a system **317** maintaining the second financial account based on the communication **1810** identifying the second financial account and send the payment notification message **1825** to the system **317** maintaining the second financial account in response to receiving an indication that the transaction is authorized. The payment notification message may be used to initiate and/or authorize, for example in combination with the approval message **1820** from the first financial institution, a transaction between the first financial institution and the second financial institution to complete the payment. In reply, the second acquirer system **425** may receive a message **1830** indicating receipt of the payment. The second payment system **425** may then forward the receipt message **1830** to the second mobile device **1810**, for example via the gateway **415** and/or the mobile wallet server **335**.

[**0139**] It should be understood that the first financial account can comprise a credit account and the first financial institution can comprise the issuer of the credit account. In another cases, the first financial account can comprise a debit account and the financial institution can comprise the holder of the debit account. In another example, the first financial account can comprise a demand deposit account and the financial institution can comprise the holder of the demand deposit account. In still another example, the first financial account can comprise a loyalty account and the second acquirer system can comprise a system maintaining information related to the loyalty account.

[**0140**] In yet another example, either or both of the financial accounts can comprise a stored value account and the acquirer systems **312** can include a system maintaining information related to the stored value account such as prepaid system **430**. In such a case, a request for authorization of the transaction can be sent to the prepaid system **430** and an authorization or denial can be provided by the prepaid system **430** in reply. The request and reply can be communicated through the mobile commerce gateway **415** or between the payments system **425** and prepaid system **430** without passing through the gateway **415**. In other words, rather than transferring payments to or from a credit account, debit account, demand deposit account, etc., a transfer to or from a prepaid or stored value account, such as a gift card or other stored value account, can be performed. For example, a user initiating a transaction may choose to transfer a gift card from his mobile wallet to the mobile wallet of the recipient or payee. In another example, an initiating user may elect to add value to or "top-up" a card already in the recipient or payor's wallet. In yet another example, the initiating user may choose to pay the recipient in the form of a new gift card or stored value account, i.e., add a new card to the payee's mobile wallet.

[**0141**] In such cases, the transaction can proceed in a manner similar to that described above. For example, when making a transfer from a credit, debit, demand deposit, or other type of account to a prepaid account, the first acquirer system, e.g., the gateway **415**, can be adapted to receive a communication from the first mobile device **324**, i.e., the authorization request **1805**. The authorization request **1805** from the first mobile device **324** can include information identifying the first financial account from which the payment is requested. The gateway **415** can be further adapted to identify the second acquirer system e.g., the payments system **425**, based on the information identifying the first financial account. As noted above, the second acquirer system can, for example, send the authorization request **1815** to a first financial institution **316**, i.e., the financial institution issuing or holding the first financial account, for authorization and receive an indication **1820** of whether the transaction is authorized. The second acquirer system **425** can send the indication **1820** of whether the transaction is authorized to the gateway **415** to be provided to the prepaid system **430**. The prepaid system **430**, upon receiving from the gateway **415** an authorization request identifying a target account, user, device, etc. and an approval message, can credit the identified or new prepaid account, generate a payment receipt, and send the receipt to the gateway **415** to be returned to one or both of the mobile devices **324** and **1810**.

[**0142**] In another example, when making a transfer from a prepaid account to another type of account, the gateway **415** can be adapted to receive a communication from the first mobile device **324**, i.e., the authorization request **1805**. The authorization request **1805** from the first mobile device **324** can include information identifying the first financial account from which the payment is requested. The gateway **415** can be further adapted to identify the second acquirer system e.g., the prepaid system **430**, based on the information identifying the first financial account. The prepaid system **430** can then authorize the payment, or not, and send an indication of whether the transaction is authorized, e.g., a payment notice **1825** to the gateway **415** to be provided to the payments system **425**. The payments system **425**, upon receiving from the gateway **415** a payment notice **1825** identifying a target account, user, device, etc. and an approval message, can credit